

# Platinum Pay

*The Easy Way to Access Your Pay!*



***ARE YOU TIRED OF PAYING MONEY TO CASH YOUR CHECK?***

***ARE YOU WORRIED ABOUT CARRYING LARGE SUMS OF CASH?***

***ARE YOU RUNNING AROUND AND WAITING IN LINES ON PAY DAY?***

## **What is Platinum Pay?**

*Platinum Pay* is a Visa® debit branded, payroll card that allows you to have your money directly deposited, securely store and access when YOU want it at millions of ATMs and merchant locations worldwide. In addition, *Platinum Pay* allows you to transfer funds to other bank accounts and other *Platinum Pay* cardholders.

## **What can I do with Platinum Pay?**

YOUR money is deposited onto the Visa debit card for you to make purchases, get cash or transfer funds.

- Get “Cash Back” at thousands of merchant locations at no additional charge.
- Use your *Platinum Pay* card at nearly any ATM across the nation and around the world!
- Transfer funds to other bank accounts and to other *Platinum Pay* cardholders instantly.
- Make purchases (with PIN or signature) at millions of locations worldwide.

## **How much does a Platinum Pay card cost?**

For only \$1.95 a month, you're able to take advantage of the Visa debit *Platinum Pay* card.

All of the following transactions can be done for **FREE!**

- All purchases and cash back
- Balance inquiries, transaction history, monthly statements

ATM withdrawals are available for \$1.90 and money transfers are only .50 cents, regardless of the dollar amount!

## **How is money deposited to my Platinum Pay card?**

You have a couple of ways of getting money onto your card:

1. Direct Deposit – Your employer deposits your funds directly to your card each pay period.
2. Transfer funds from another *Platinum Pay* card - Get a second card for a family member and share funds between them.

## **Benefits of a Platinum Pay Card**

### **SAVES YOU MONEY!!**

- You no longer have to pay money to cash your check!
- Transfer money for only .50 cents a transaction!
- No need to pay for a checking account just to cash checks!

### **MORE CONVENIENT!!**

- No more running around and standing in lines on payday to get your check cashed. Your money is deposited and available automatically! No delay!
- Easy access to check your balance, activity, statements and transfer funds!
- Immediate card to card transfers!

### **KEEP YOUR MONEY SAFE!!**

- In the unfortunate chance that you lose your card, your money is protected and transferred to a newly issued card for you!
- You no longer have to carry around a lot of cash and run the risk of losing it (or worse)!
- *Platinum Pay* is issued by Palm Desert National Bank in Palm Desert, CA, a FDIC insured financial institution!